

today with my colleagues DANNY DAVIS and ERIC SWALWELL which would restore fairness in student lending by treating privately issued student loans in bankruptcy the same as other types of private debt.

Graduation season is a time for joy, but increasingly that joy is tempered with worry about student debt.

It is sad enough that our children are increasingly burdened by a crushing weight of student debt. But the fact that students under the weight of this debt are treated so unfairly in bankruptcy is unconscionable.

Before 2005, private student loans issued by for-profit lenders were treated in bankruptcy like most other unsecured consumer debt, such as credit card debt. Our bill will ensure that privately issued student loans will once again be treated like other consumer debt and be dischargeable in bankruptcy.

Private student loans have much in common with credit cards and subprime mortgages. For example, private student loans often have onerous interest rates with no caps and can include exorbitant fees and hidden charges. In addition, many lenders have used aggressive marketing and high-pressure sales tactics to target particularly vulnerable people, namely, young men and women without financial experience, and older Americans seeking to restart their careers by pursuing higher education and training.

The harmful features of many private student loans have resulted in a substantial rise in the number of delinquencies.

To make matters worse, private student loans lack the critical consumer protections that come with federal student loans. For instance, private lenders are not required to—and typically do not—provide any of the deferments, income-based repayment plans, cancellation rights, or loan forgiveness programs that are available to federal student loan borrowers.

A hallmark of our Nation's bankruptcy law is to give an honest but unfortunate debtor a chance to obtain meaningful relief. To that end, the law exempts very few types of debt from elimination through the bankruptcy process, and only for principled policy reasons, such as debts for child support, taxes, criminal fines and intentional injury.

In 2005, however, Congress changed the bankruptcy law without any substantive analysis so that student loans made by private, for-profit lenders became very difficult to discharge in bankruptcy.

Currently, the Bankruptcy Code prohibits the discharge of private educational debt unless the debtor, in addition to meeting the already stringent requirements for personal bankruptcy, proves that repayment would impose an, "undue hardship," on the debtor and the debtor's dependents. In practice, however, it's hard for a debtor to ever successfully meet this standard.

The current bankruptcy law unjustly punishes hardworking Americans who are simply trying to improve their lives by pursuing a higher education and became victims of predatory private student loan lenders.

We can do better.

I urge my colleagues to support the Private Student Loan Bankruptcy Fairness Act.

TRIBUTE TO DR. ALAN ROBINSON

HON. DAVID YOUNG

OF IOWA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2017

Mr. YOUNG of Iowa. Mr. Speaker, I rise today to recognize and congratulate Dr. Alan Robinson of Atlantic, Iowa, for receiving the Hall of Fame Award sponsored by the Cass County Cattleman's Association.

Dr. Robinson graduated from Iowa State University in 1977 with a degree in veterinarian medicine. His career began with a successful veterinarian practice, but then an opportunity arose to start raising cattle. He continued to assist local veterinarians, even as his cattle operation continued to grow, to keep his hands in animal medicine.

His farm operation focuses on raising corn, soybeans, and feeder cattle. He said it is important to be progressive in your thinking with all the changes in farming over the past twenty years. After receiving this award, Dr. Robinson said he was "humbled" to receive it and that he is honored to know people in the business respect his contributions to the industry.

Mr. Speaker, I applaud and congratulate Dr. Robinson for earning this outstanding award. I ask that my colleagues in the United States House of Representatives join me in congratulating him for his many accomplishments in the agriculture industry and in wishing him nothing but continued success in all his endeavors.

IN RECOGNITION OF THE A.L. BROWN HIGH SCHOOL ROBOTICS TEAM

HON. RICHARD HUDSON

OF NORTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2017

Mr. HUDSON. Mr. Speaker, I rise today to recognize the A.L. Brown High School Robotics team for their victory in the 2017 North Carolina Beta Club's Robotics competition state championship. This year, the team of Jason Chamnangam, Marco Gonzalez, Jackson Holsclaw, Jack Parker, Jesse Peterson, and Randon Phillips captured the top prize after besting eight other high school teams in North Carolina.

The North Carolina Beta Club conducts competitions like this every year at their state convention. However, this was the first year the Beta Club added a robotics event to its yearly contests. The robotics championship pits North Carolina high school students against each other to test skills in Science, Technology, Engineering and Math (STEM). After months of work and preparation, the A.L. Brown students took home the grand prize.

This year's event brought a host of talent and I am extremely proud of all of the students who participated. I am also thankful for the teachers and volunteers who made the event possible. I look forward to many more years of a successful competition and wish all the students well as they continue their academic pursuits.

Mr. Speaker, please join me today in congratulating the A.L. Brown High School Robotics team on their state championship.

RECOGNIZING FIRE CHIEF DIANA J. MATTY

HON. LOIS FRANKEL

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2017

Ms. FRANKEL of Florida. Mr. Speaker, I rise today to recognize Diana J. Matty, who will become the first woman Fire Chief of West Palm Beach when she is sworn in on Monday.

Since joining the department in 1994 at the age of 18, Diana has risen through the ranks and held almost every position from firefighter to assistant fire chief. She is a decorated fire officer with multiple Firefighter of the Year awards to her name, and has traveled the nation as a hazmat instructor. Her promotion to Fire Chief marks the achievement of a career-long goal, and one that is unquestionably deserved.

I have known Diana since my time as the Mayor of West Palm Beach and I am thrilled to see such a well-deserving firefighter serve in this position.

Diana is a great role model for any aspiring firefighter, and I am pleased to honor her today and wish her the best of luck as West Palm Beach's new Fire Chief.

THE SOUTH CAROLINA PEANUT PARITY ACT

HON. JOE WILSON

OF SOUTH CAROLINA

IN THE HOUSE OF REPRESENTATIVES

Thursday, May 18, 2017

Mr. WILSON of South Carolina. Mr. Speaker, in the 2002 Farm Bill, the U.S. Department of Agriculture established the Peanut Standards Board, a board that advises the Secretary of Agriculture and Department on peanut quality and handling standards. By law, members of the Peanut Standards Board must be from a state in one of the three designated regions. South Carolina was not represented, leaving the state's peanut farmers without a voice, despite being the nation's fourth largest peanut-producing state and producing over eight percent of the nation's peanuts.

Peanuts are appreciated in South Carolina where every August the Pelion Peanut Party at Pelion in Lexington County is a highlight of the summer. Additionally, the General Assembly has legislated the beloved boiled peanut as the official State snack.

Today, I am grateful to introduce the South Carolina Peanut Parity Act, legislation that will grant peanut producers the opportunity to represent South Carolina's agricultural community on the Peanut Standards Board.

I appreciate the support of the South Carolina Farm Bureau, led by President Harry Ott, for this legislation, and am grateful that the entire South Carolina delegation joins me in introducing the South Carolina Peanut Parity Act.

In conclusion, God Bless Our Troops and we will never forget September 11th in the Global War on Terrorism.